

Information to identify the case:

Debtor 1	Chad Robert Ristau	Social Security number or ITIN	xxx-xx-0127
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-10723-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Chad Robert Ristau

12/14/16

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Chad Robert Ristau
 Debtor

Case No. 16-10723-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Dec 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2016.

db +Chad Robert Ristau, 7 Conewango Place, Warren, PA 16365-2626
 cr +Northwest Savings Bank, 100 Liberty Avenue, Drawer 128, Warren, PA 16365-0128
 14265203 +AmeriCredit / GM Financial, Po Box 183583, Arlington, TX 76096-3583
 14278252 +Arrow Financial Services LLC, 5 Great Valley, Suite 100, Malvern, PA 19355-1426
 14265204 +Associated Credit Services, Attn: Data Processing Dept, 115 Flanders Road, Suite 140,
 PO Box 517, Westborough, MA 01581-0517
 14265208 CTI Physical Therapy, 2265 Market Street Extension, Suite A, Warren, PA 16365
 14265206 +Columbia Gas of Pennsylvania, 121 Champion Way, Suite 100, Canonsburg, PA 15317-5817
 14268561 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730
 14265210 +Kay Jewelers, Sterling Jewelers Inc, Po Box 1799, Akron, OH 44309-1799
 14265212 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)
 14265211 +Northwest Consumer Discount Company, Po Box 863, Warren, PA 16365-0863
 14278259 +PA Municipal Service Co., 336 Delaware Avenue, Dept U 500, Oakmont, PA 15139-2138
 14265216 +PNC Bank, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
 14265214 +Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 14265215 +Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14265217 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 14265219 +Security Credit Systems, Po Box 846, Buffalo, NY 14240-0846
 14268587 +Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730
 14265221 +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194
 14265222 +United Refining, 15 Bradley Street, Warren, PA 16365-3299
 14265224 +Warren General Hospital, Two Crescent Park West, Warren, PA 16365-2199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +E-mail/Text: jmelaragno@iq7technology.com Dec 15 2016 01:27:24 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2016 01:26:18 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14278253 +EDI: BASSASSOC.COM Dec 15 2016 01:04:00 Bass & Associates, 3936 East Fort Lowell Road,
 Suite 200, Tucson, AZ 85712-1083
 14278254 +E-mail/Text: bknotice@bhlmlaw.com Dec 15 2016 01:26:16
 Blatt, Hasenmiller, Leisker & Moore LLC, 1835 Market Street, Suite 501,
 Philadelphia, PA 19103-2933
 14265205 +E-mail/Text: matthartweg@cbjcredit.com Dec 15 2016 01:27:18 Cbj Credit Recovery,
 Po Box 1132, Jamestown, NY 14702-1132
 14265207 +EDI: RCSFNBMARIN.COM Dec 15 2016 01:03:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 14278255 +EDI: ESSL.COM Dec 15 2016 01:03:00 Dish Network, 9601 South Meridian Boulevard,
 Englewood, CO 80112-5905
 14265209 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 15 2016 01:26:51 First Energy,
 Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
 14278257 +EDI: IRS.COM Dec 15 2016 01:04:00 Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 14265213 +EDI: AGFINANCE.COM Dec 15 2016 01:03:00 Onemain Financial / Citifinancial,
 6801 Colwell Boulevard, Ntsb-2320, Irving, TX 75039-3198
 14265220 EDI: AGFINANCE.COM Dec 15 2016 01:03:00 Springleaf Financial Services, 18947 Park Avenue,
 Meadville, PA 16335
 14265218 +EDI: CHRM.COM Dec 15 2016 01:03:00 Santander Consumer USA, Po Box 961275,
 Fort Worth, TX 76161-0275
 14265223 +EDI: VERIZONEAST.COM Dec 15 2016 01:04:00 Verizon, 500 Technology Drive, Suite 500,
 Weldon Spring, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
 14278258* +Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806,
 Pittsburgh, PA 15222-4027
 14278256* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: Dec 14, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2016 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Chad Robert Ristau dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com; katie@mplegal.com; kbernsley@hotmail.com; john.mello21@gmail.com
John F. Goryl on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Mark G. Claypool on behalf of Creditor Northwest Savings Bank mclaypool@kmglaw.com,
knoxbank@hotmail.com; chartle@kmglaw.com; mpol@kmglaw.com
Matthew John McClelland on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7